

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melinda J. Holderman
Victor C. Holderman
Debtors

Case No. 19-05367-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 37

Date Rcvd: Jan 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2020.

db/jdb +Melinda J. Holderman, Victor C. Holderman, 500 Beaver Road, Julian, PA 16844-8626
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
5290710 +Capital One, P.O. Box 71087, Charlotte, NC 28272-1087
5290713 +Dick's Field & Stream, P.O. Box 960012, Orlando, FL 32896-0012
5290716 +Geisinger, P.O. Box 983148, Boston, MA 02298-3148
5290718 +Geisinger Medical Group, C/o Penn Credit, P.O. Box 69703, Harrisburg, PA 17106-9703
5290720 +Lendmark Financial, 2264 E. College Ave., State College, PA 16801-7205
5290723 +Mt. Nittany Medical Center, Credit Management Company, P.O. Box 16346,
Pittsburgh, PA 15242-0346
5290727 +Pennymac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929
5290729 +Sam's Club, P.O. Box 530930, Atlanta, GA 30353-0930
5290730 +Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055
5290731 +Shop Your Own Way Mastercard, P.O. Box 9001104, Louisville, KY 40290-1104
5290732 +U.S. Dept. of Education, P.O. Box 2837, Portland, OR 97208-2837
5290733 +Ulta - Comenity, P.O. Box 659450, San Antonio, TX 78265-9450

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dhahn@nittanylaw.com Jan 15 2020 20:43:39 Donald M Hahn,
Stover McLaughlin Gerace et al, 919 University Drive, State College, PA 16801
tr +E-mail/Text: dehartstaff@pamd13trustee.com Jan 15 2020 20:45:27
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jan 15 2020 20:44:48 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +EDI: PRA.COM Jan 16 2020 00:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5290708 +EDI: GMACFS.COM Jan 16 2020 00:43:00 Ally Payment Processing Center, P.O. Box 9001951,
Louisville, KY 40290-1951
5290709 +EDI: CAPITALONE.COM Jan 16 2020 00:43:00 Capital One, P.O. Box 71083,
Charlotte, NC 28272-1083
5290243 EDI: CAPITALONE.COM Jan 16 2020 00:43:00 Capital One Bank (USA), N.A.,
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5290711 +EDI: WFNNB.COM Jan 16 2020 00:43:00 Comenity Capital Bank, Bankruptcy Department,
P.O. Box 183043, Columbus, Ohio 43218-3043
5290712 +E-mail/PDF: creditonebknofications@resurgent.com Jan 15 2020 20:49:34 Credit One,
P.O. Box 98873, Las Vegas, NV 89193-8873
5290714 +EDI: AMINFOFP.COM Jan 16 2020 00:43:00 First Premier Bank, P.O. Box 5529,
Sioux Falls, SD 57117-5529
5290715 +EDI: USBANKARS.COM Jan 16 2020 00:43:00 Fulton Bank, Card Member Service,
P.O. Box 790408, St. Louis, MO 63179-0408
5290717 +EDI: CAPIO.COM Jan 16 2020 00:43:00 Geisinger Clinic, c/o Capio Partners, LLC,
P.O. Box 3778, Sherman, TX 75091-3778
5286860 E-mail/Text: ktramble@lendmarkfinancial.com Jan 15 2020 20:43:41
Lendmark Financial Services, LLC, 2118 Usher St., Covington, GA 30014
5288306 E-mail/PDF: resurgentbknofications@resurgent.com Jan 15 2020 20:49:49 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5290719 +E-mail/Text: bk@lendingclub.com Jan 15 2020 20:45:27 Lending Club, P.O. Box 39000,
Dept. 34268, San Francisco, CA 94139-0001
5290722 +E-mail/Text: unger@members1st.org Jan 15 2020 20:45:39 Members 1st Federal Credit Union,
P.O. Box 40, Mechanicsburg, PA 17055-0040
5290724 +EDI: NAVIENTFKASMSERV.COM Jan 16 2020 00:43:00 Navient, 220 Lasley Ave.,
Wilkes-Barre, PA 18706-1430
5290725 +E-mail/Text: eluna@nuvisionfederal.org Jan 15 2020 20:44:49 NuVision Credit Union,
7812 Edinger Ave., Huntington Beach, CA 92647-3727
5286831 +EDI: AGFINANCE.COM Jan 16 2020 00:43:00 OneMain, P.O. Box 3251,
Evansville, IN 47731-3251
5290726 +EDI: AGFINANCE.COM Jan 16 2020 00:43:00 OneMain Financial, 1341 S. Atherton St.,
State College, PA 16801-6272
5290728 +EDI: SALLIEMAEBANK.COM Jan 16 2020 00:43:00 Sallie Mae, P.O. Box 8377,
Philadelphia, PA 19101-8377
5283976 +EDI: RMSC.COM Jan 16 2020 00:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5290721 +EDI: CAPITALONE.COM Jan 16 2020 00:43:00 maurices Capital One, P.O. Box 71106,
Charlotte, NC 28272-1106

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Donald M Hahn on behalf of Debtor 1 Melinda J. Holderman dhahn@nittanylaw.com
Donald M Hahn on behalf of Debtor 2 Victor C. Holderman dhahn@nittanylaw.com
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1:	Melinda J. Holderman	Social Security number or ITIN: xxx-xx-6028
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Victor C. Holderman	Social Security number or ITIN: xxx-xx-3643
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 12/17/19
Case number:	4:19-bk-05367-RNO	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

9/19

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Melinda J. Holderman	Victor C. Holderman
2. All other names used in the last 8 years		
3. Address	500 Beaver Road Julian, PA 16844	500 Beaver Road Julian, PA 16844
4. Debtor's attorney Name and address	Donald M Hahn Stover McGlaughlin Gerace et al 919 University Drive State College, PA 16801	Contact phone 814 231-1850 Email: dhahn@nittanylaw.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	197 S Main St, Wilkes-Barre, PA 18701 OR 228 Walnut St, Rm320, Harrisburg, PA 17101	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone 570-831-2500/717-901-2800 Date: 1/15/20

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>February 20, 2020 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>*** Valid photo identification and proof of social security number are required ***</p>	<p>Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 3/23/20</p> <p>Filing deadline: 2/25/20</p> <p>Filing deadline: 6/14/20</p> <hr/> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>	